

**Information to identify the case:**

Debtor 1	<u>Gerald Marcos Leon</u>	Social Security number or ITIN	xxx-xx-6235
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Diana Jean Leon</u>	Social Security number or ITIN	xxx-xx-4507
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-40086-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerald Marcos Leon aka Gerry M. Leon, aka Gerry Marcos Leon, aka Gerald Leon, aka Gerald M. Leon, aka Gerry Leon	Diana Jean Leon aka Diana J Leon, aka Diana J. Leon, aka Diana Leon
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4/10/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gerald Marcos Leon  
 Diana Jean Leon  
 Debtors

Case No. 12-40086-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

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 Total Noticed: 39

Date Rcvd: Apr 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2018.

db/jdb  
 cr +Gerald Marcos Leon, Diana Jean Leon, 41 Barn Owl Drive, Hackettstown, NJ 07840-3207  
 Mercedes-Benz Financial Services USA LLC formerly, c/o BK Servicing, LLC, PO Box 131265,  
 Roseville, MN 55113-0011  
 cr +NJM Bank, Parker McCay P.A., 9000 Midlantic Drive, Suite 300, P.O. Box 5054,  
 Mount Laurel, NJ 08054-5054  
 513584693 +Allamuchy Township Tax Collector, PO Box A, 292 Alphano Road, Allamuchy, NJ 07820-0228  
 513584697 Bank of America, Route 206, Flanders, NJ 07836  
 513616565 +Bank of America, N.A., PROBER & RAPHAEL, A LAW CORPORATION,  
 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207  
 513625834 Bank of America, N.A., Prober & Raphael, Attorneys for Secured Creditor, P.O. Box 4365,  
 Woodland Hills, CA 91365-4365  
 513584700 Cach, LLC, 4340 S. Monaco, Second Floor, Denver, CO 80237  
 513584703 +Citibank USA, NA, 350 N. Orleans Street, Suite 300, Chicago, IL 60654-1607  
 513584705 +Equifax Credit Information Services, Inc, PO Box 740241, Atlanta, GA 30374-0241  
 513584706 +Experian, 4 Gatehill Drive, 3rd Floor, Parsippany, NJ 07054-4522  
 513584707 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
 (address filed with court: Forster & Garbus, 60 Motor Parkway, Commack, NY 11725)  
 513597326 Mercedes-Benz Financial Services USA LLC f/k/a DCF, c/o BK Servicing, LLC, PO Box 131265,  
 Roseville, MN 55113-0011  
 513584711 +NJM Bank Fsb, 301 Sullivan Way, West Trenton, NJ 08628-3406  
 513584712 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905  
 513584713 +Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846  
 514007047 +Panther Valley Property Owner's Association, 71 Bald Eagle Road,  
 Hackettstown, NJ 07840-2812  
 513584714 +Panther Valley Property Owners Assn, 711 Bald Eagle Road, Hackettstown, NJ 07840-3108  
 513584716 +SRA Associates, Inc., 401 Minnetonka Road, Somerdale, NJ 08083-2914  
 515312774 +Spencer Savings Bank, SLA, 611 River Drive, Elmwood Park, NJ 07407-1348  
 513584717 +Transunion, 2 Baldwin Place, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 10 2018 22:57:27 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 10 2018 22:57:24 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513584695 EDI: ARSN.COM Apr 11 2018 02:28:00 ARS National Services, Inc, PO Box 463023,  
 Escondido, CA 92046-3023  
 513584696 EDI: CITICORP.COM Apr 11 2018 02:28:00 AT&T, PO Box 6500, Sioux Falls, SD 57117-6500  
 513584694 EDI: AMEREXPR.COM Apr 11 2018 02:28:00 American Express, PO Box 1270,  
 Newark, NJ 07101-1270  
 513789275 EDI: BECKLEE.COM Apr 11 2018 02:28:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 513584699 EDI: BANKAMER.COM Apr 11 2018 02:28:00 Bank of America, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 513584698 +EDI: BANKAMER.COM Apr 11 2018 02:28:00 Bank of America,  
 Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170  
 513584701 +EDI: CHASE.COM Apr 11 2018 02:28:00 Chase, 800 Brooksedge Blvd,  
 Westerville, OH 43081-2822  
 513584702 +Fax: 602-659-2196 Apr 10 2018 23:32:40 ChexSystems, 7805 Hudson Road, Suite 100,  
 Woodbury, MN 55125-1703  
 513584704 EDI: DISCOVER.COM Apr 11 2018 02:28:00 Discover Card, PO Box 30943,  
 Salt Lake City, UT 84130-0943  
 513602205 EDI: IRS.COM Apr 11 2018 02:28:00 Department of the Treasury, Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 513594656 EDI: DISCOVER.COM Apr 11 2018 02:28:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 513584708 +EDI: RMSC.COM Apr 11 2018 02:28:00 GE Capital Retail Bank, P.O. Box 103104,  
 Roswell, GA 30076-9104  
 513823073 EDI: JEFFERSONCAP.COM Apr 11 2018 02:28:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 513584710 EDI: DAIMLER.COM Apr 11 2018 02:28:00 Mercedes Benz Financial Services,  
 36455 Corporate Drive, Farmington Hills, MI 48331  
 513902497 EDI: PRA.COM Apr 11 2018 02:28:00 Portfolio Recovery Associates, LLC,  
 c/o Walmart Discover Card, POB 41067, Norfolk VA 23541  
 513584715 +EDI: SEARS.COM Apr 11 2018 02:28:00 Sears Card, P.O. Box 6189,  
 Sioux Falls, SD 57117-6189

TOTAL: 18

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Apr 10, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513584709\* +Internal Revenue Service, 2970 Market Street, Mail Stop 5-Q30,133,  
Philadelphia, PA 19104-5002  
515312775\* +Spencer Savings Bank, SLA, 611 River Drive, Elmwood Park, NJ 07407-1348

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian E Caine on behalf of Creditor Spencer Savings Bank, SLA bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Brian E Caine on behalf of Creditor NJM Bank bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Mercedes-Benz Financial Services USA LLC formerly  
known as DCFS USA LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Jonathan Stone on behalf of Debtor Gerald Marcos Leon jonstonelaw@gmail.com,  
bkecf\_stone@bkexpress.info;r43620@notify.bestcase.com  
Jonathan Stone on behalf of Joint Debtor Diana Jean Leon jonstonelaw@gmail.com,  
bkecf\_stone@bkexpress.info;r43620@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor Bank of America, N.A. rsolarz@kmlawgroup.com  
TOTAL: 8